


CSRS

Civil Service
Retirement
System

Retirement Facts 11



**Information for
Separating CSRS
Employees Who
Are Not Eligible
for an Immediate
Annuity**



**United States
Office of
Personnel
Management**

**Retirement and
Insurance
Service**

Previous edition is usable

FI 83-13
Revised November 1997

Table of Contents

	<i>Page</i>
Introduction.	1
Eligibility Requirements for Immediate Retirement Under the Civil Service Retirement System	2
Retirement	4
Health Benefits.	6
Life Insurance	8
Additional Information.	9

**Eligibility Requirements for
Immediate Retirement Under the
Civil Service Retirement System**

Type of Retirement	Minimum Age	Minimum Service (Years)
Optional	62	5
	60	20
	55	30
Special Optional	50	20
Early Optional	Any age	25
	50	20
Discontinued Service	Any age	25
	50	20
Disability	Any age	5

Retirement

A. Option: Refund

1. You may apply for a refund of your retirement contributions if you have been separated from Federal service for at least 31 days or have occupied a position not covered by Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) for at least 31 days.

Form to use:

- SF 2802 - *Application for Refund of Retirement Deductions*

2. If you take a refund of your retirement contributions at separation, you can redeposit the refund (with interest) only if you return to Federal service under CSRS or FERS.
3. Before you can receive a refund, you generally must notify your spouse and any former spouse that you have filed the application. Also, you may be barred from receiving a refund if the refund would end the court-ordered right of any spouse or former spouse to future benefits based on your service. For more detailed information about refunds, see the SF 2802 or Retirement Facts 9, "*Refunds Under the Civil Service Retirement System.*"

B. Option: Deferred Annuity

1. If you have at least 5 years of creditable civilian service, do not receive a refund of all retirement contributions, and are not eligible for an immediate retirement benefit, you may be eligible for a deferred annuity at age 62.

Health Benefits

A. 31-day Extension of Coverage and Temporary Continuation of Coverage.

1. Enrollment in the Federal Employees Health Benefits (FEHB) program terminates on the last day of the pay period during which you separate. You then have a 31-day free extension of coverage.
2. When you separate from service, you may choose to continue FEHB coverage for a period of 18 months after your separation. If you take advantage of this temporary continuation of coverage option, you must pay *both* the employee and the employer share of the health benefits premium plus an administrative charge of 2 percent of the premium. (Department of Defense [DOD] employees should contact their personnel office to determine if any exception applies.) You can choose to enroll in the same plan you had at separation or any other plan, option, or type of enrollment for which you are eligible.
3. Temporary continuation of coverage begins as soon as the 31-day free extension of coverage ends regardless of when you elect it. Your agency is required to notify you about your eligibility for temporary continuation of coverage within 60 days after you separate. You have 60 days after receiving the notice to enroll. If you enroll after the 31-day free extensions expires, your enrollment will be retroactive to the expiration of the 31-day free extension and you will be billed for the retroactive coverage.
4. For additional information about temporary continuation of coverage read the pamphlet, *"Temporary Continuation of*

D. Reinstatement of Coverage

You *cannot* reinstate your health benefits coverage if you receive a deferred annuity.

Life Insurance

A. Conversion Privilege

Life insurance under the Federal Employees Group Life Insurance (FEGLI) program terminates on the last day of the pay period during which you separate. You then have a 31-day free extension of coverage during which you may convert to an individual policy.

B. Forms You Should Receive:

- SF 2821 - *Agency Certification of Insurance Status*
- SF 2819 - *Notice of Conversion Privilege*

When you separate, your employing office must terminate your coverage by completing an SF 2821 and giving a copy to you. Your employing office must also give you an SF 2819 that provides information on your right to convert to an individual (nongroup) life insurance policy.

C. Reinstatement of Coverage

You *cannot* reinstate your life insurance coverage if you receive a deferred annuity.

- ***Retirement Facts #10*** - Voluntary Contributions Under the Civil Service Retirement System (RI 83-10)
- ***Retirement Facts #11*** - Information for Separating Civil Service Retirement System Employees Who Are Not Eligible for an Immediate Annuity (RI 83-13)
- ***Retirement Facts #12*** - Information About Reemployment for Civil Service Retirement System Annuitants (RI 83-18)
- ***Retirement Facts #13*** - Civil Service Retirement System Offset Retirement (RI 83-19)
- ***Retirement Facts #14*** - Law Enforcement and Firefighter Civil Service Retirement System Retirement (RI 83-20)

Pamphlets applicable to employees in both the Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS):

- Court-Ordered Benefits for Former Spouses (RI 84-1)
- Work-Related Injuries and Fatalities — What You and Your Family Need to Know About Your Benefits (RI 84-2)
- Life Events and Your Retirement and Insurance Benefits (*For employees*) (RI 84-3)
- Thinking About Retirement (RI 83-11)

Publications for employees who are under the Federal Employees Retirement System (FERS) are:

- FERS Brochure (*An Overview of Your Benefits*) (RI 90-1)
- ***FERS Facts #1*** - Information for Separating FERS Employees Who Are Not Eligible for an Immediate Annuity (RI 90-11)
- ***FERS Facts*** - Information About Reemployment for FERS Annuitants (RI 90-18)

For employees who are eligible to transfer to FERS:

Retirement & Insurance Service



*Serving over 10 million customers, Federal employees,
annuitants, and their families.*